

VALLEY COMMUNITY BANK

	CPP Disbursement Date 01/09/2009	Cert 34689	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$207	\$186	-9.9%		
Loans	\$167	\$139	-16.8%		
Construction & development	\$25	\$16	-35.8%		
Closed-end 1-4 family residential	\$14	\$12	-16.0%		
Home equity	\$22	\$18	-14.7%		
Credit card	\$0	\$0			
Other consumer	\$0	\$0	-21.3%		
Commercial & Industrial	\$22	\$15	-32.5%		
Commercial real estate	\$81	\$76	-5.7%		
Unused commitments	\$36	\$20	-44.5%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$0	\$0	-52.6%		
Asset-backed securities	\$0	\$0			
Other securities	\$16	\$15	-10.3%		
Cash & balances due	\$16	\$26	60.4%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$183	\$166	-9.2%		
Deposits	\$176	\$158	-10.3%		
Total other borrowings	\$5	\$6	32.6%		
FHLB advances	\$4	\$6	50.0%		
Equity					
Equity capital at quarter end	\$24	\$20	-15.3%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	11.0%	10.7%	--		
Tier 1 risk based capital ratio	13.2%	13.5%	--		
Total risk based capital ratio	14.4%	14.8%	--		
Return on equity ¹	-10.5%	-58.9%	--		
Return on assets ¹	-1.2%	-7.0%	--		
Net interest margin ¹	4.8%	4.2%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	33.1%	40.9%	--		
Loss provision to net charge-offs (qtr)	71.9%	66.7%	--		
Net charge-offs to average loans and leases ¹	6.4%	11.2%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	13.7%	26.2%	5.9%	8.0%	--
Closed-end 1-4 family residential	20.0%	7.6%	0.0%	3.6%	--
Home equity	0.0%	12.2%	0.0%	1.7%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	0.2%	0.0%	0.7%	10.0%	--
Commercial real estate	1.7%	2.9%	0.7%	0.5%	--
Total loans	6.2%	7.2%	1.7%	2.9%	--